THE CLAIMS

What is claimed:

1.   A system for conducting financial transactions, comprising:

an account residing at a financial institution; and

5   a unique identifier linked to an account holder, the unique identifier being publicly available;

wherein the account receives deposits using the unique identifier.

2.   The system of claim 1, further comprising at least one directory for
10   associating the account holder with the unique identifier.

3.   The system of claim 2, wherein the directory functions as a root directory for synchronizing content with other directories containing a plurality of unique identifiers associated with a plurality of accounts residing at a plurality of financial institutions.

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4.   The system of claim 2, wherein the directory associates the account holder with the financial institution.

5.   The system of claim 2, wherein the directory is adapted to make deposits directly
20   to the account.

6.   The system of claim 5, wherein the directory is adapted to withdraw funds from a depositor's account and deposit the funds directly into the account.

25   7.   The system of claim 2, wherein the directory is a credit card provider.

8.   The system of claim 1, wherein the account is linked to a standard financial account.

30   9.   The system of claim 8, wherein funds are transferred automatically from the account to the standard financial account.

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10. The system of claim 1, wherein the financial institution is a credit card provider.

11. The system of claim 1, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit card.

12. A method of conducting a financial transaction, comprising the steps of:
   providing a payer with a unique identifier that is publicly available;
   directing the payer to an account residing at a financial institution, the account being associated with the unique identifier; and
   depositing funds into the account using the unique identifier.

13. The method of claim 12, further comprising the step of directing the payer to the financial institution where the account resides.

14. The method of claim 12, further comprising the step of providing a real-time confirmation of the financial transaction.

15. The method of claim 12, further comprising the step of providing a directory for directing the payer to at least one of the account and the financial institution.

16. The method of claim 15, wherein the directory is adapted to withdraw funds from a payer's account.

17. The method of claim 16, wherein the directory makes deposits directly from the payer's account to the account.

18. The method of claim 15, wherein the directory is a credit card provider.

19. The method of claim 12, wherein the account is linked to a standard financial account.

20. The method of claim 19, wherein the funds are transferred automatically to the standard financial account.

21. The method of claim 12, wherein the financial institution is a credit card provider.

22. The method of claim 12, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit card.

23. The method of claim 12, wherein the account is linked to more than one standard financial account.

24. The method of claim 23, further comprising the step of providing real-time confirmation of a financial transaction to more than one standard financial account.

25. A system for conducting financial transactions, comprising:

a plurality of accounts residing at a plurality of financial institutions, each of the accounts having a unique identifier linking an account holder with the account, the unique identifiers being publicly available;

a plurality of directories providing the unique identifier for an account holder; and

a root directory for synchronizing information contained in the plurality of directories.

26. The system of claim 25, wherein the root directory is adapted to make deposits into the plurality of accounts.

27. The system of claim 26, wherein the directory is adapted to withdraw funds from a depositor's account and deposit the funds directly into the plurality of accounts.

28. The system of claim 25, wherein the accounts are deposit-only accounts.

29. The system of claim 1, wherein the accounts are deposit-only accounts.

30. The method of claim 12, wherein the account is a deposit-only account.

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